

**Information to identify the case:**

Debtor 1	<b>Christopher A. Mangum</b>	Social Security number or ITIN	<b>xxx-xx-2127</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-22116-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher A. Mangum  
fdb Mon Chuisle LLC, fdba Tanner U

12/20/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Christopher A. Mangum  
 Debtor

Case No. 17-22116-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db +Christopher A. Mangum, 100 Roberta Drive, Carnegie, PA 15106-1839  
 cr +Borough of Carnegie, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 14659365 +Borough of Carnegie, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14521567 +Borough of Carnegie, c/o Jordan Tax Service Inc., 102 Rahway Road,  
 McMurray, PA 15317-3349  
 14521568 +Carlynton School District, c/o Andrews & Price, 1500 Ardmore Boulevard, Suite 506,  
 Pittsburgh, PA 15221-4468  
 14521569 +Citizens Bank, One Citizens Plaza, Providence, RI 02903-1339  
 14521570 +Citizens Bank, PO Box 42010, Providence, RI 02940-2010  
 14523157 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3019  
 14521571 Clark & Company Pathology, 5700 Southwyck Blvd., Toledo, OH 43614-1509  
 14521572 +Commonwealth of Pennsylvania, Office of Attorney General, Collections Unit,  
 14th Floor, Strawberry Square, Harrisburg, PA 17120-0001  
 14659366 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14521573 +County of Allegheny, c/o John K. Weinstein, PO Box 643385, Pittsburgh, PA 15264-3385  
 14521575 Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200  
 14699603 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 14521579 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14521577 Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412  
 14521578 +Peter Ashcroft, Esq., Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14521580 +Preferred Primary Care Physicians, PO Box 105138, Atlanta, GA 30348-5138  
 14658216 Preferred Primary Care Physicians Inc, 1135 Situs Court, Ste 350, Raleigh, NC 27606  
 14521581 +South Hills radiology, PO Box 3425, Pittsburgh, PA 15230-3415  
 14521584 +The Bureau Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 14521585 +The Othropaedic Group, 800 Plaza Drive, Suite 240, Belle Vernon, PA 15012-4033  
 14645654 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 14521588 +UPMC, P.O. Box 382059, Pittsburgh, PA 15251-8059  
 14714452 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Dec 21 2017 01:03:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:04:44 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14521566 +EDI: GMACFS.COM Dec 21 2017 01:03:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 14658886 +E-mail/Text: csc.bankruptcy@amwater.com Dec 21 2017 01:05:42 American Water, PO Box 578,  
 Alton, IL 62002-0578  
 14669433 EDI: BL-BECKET.COM Dec 21 2017 01:03:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 14521574 +E-mail/Text: kburkley@bernsteinlaw.com Dec 21 2017 01:05:37 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 14521576 EDI: CBSKOHL.S.COM Dec 21 2017 01:03:00 Kohl's, P. O. Box 2983, Milwaukee, WI 53201-2983  
 14522200 +EDI: PRA.COM Dec 21 2017 01:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14521582 +E-mail/Text: PFS.Analyst@stclair.org Dec 21 2017 01:05:27 St. Clair Hospital,  
 P. O. Box 640831, Pittsburgh, PA 15264-0831  
 14697754 +E-mail/Text: PFS.Analyst@stclair.org Dec 21 2017 01:05:27 St. Clair Hospital,  
 1000 Bower Hill Road, Pittsburgh, PA 15243-1899  
 14521583 +EDI: RMSC.COM Dec 21 2017 01:03:00 Synchrony Bank / Care Credit, PO Box 965036,  
 Orlando, FL 32896-5036  
 14521586 EDI: TFSR.COM Dec 21 2017 01:03:00 Toyota Financial Services, P.O. Box 4102,  
 Carol Stream, IL 60197-4102  
 14675077 EDI: AIS.COM Dec 21 2017 01:03:00 Verizon, by American InfoSource LP as agent,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 14521589 +EDI: VERIZONEAST.COM Dec 21 2017 01:03:00 Verizon Pennsylvania, 500 Technology Drive,  
 Saint Charles, MO 63304-2225  
 14521590 +EDI: WFNNB.COM Dec 21 2017 01:03:00 Victoria's Secret, PO Box 659728,  
 San Antonio, TX 78265-9728

TOTAL: 15

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Dec 20, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr Toyota Lease Trust  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14521587\* Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Carnegie jhunt@grblaw.com,  
cnoroski@grblaw.com  
Kenneth Steidl on behalf of Debtor Christopher A. Mangum julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-st  
einberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 7